



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## **Idaho: The Cost of Inaction**

### **Idaho Families Suffer**

#### **Idaho insurance premiums skyrocket**

- ✓ In 1998, family health insurance purchased through an employer cost \$5,140.
- ✓ In 2006, the same family health insurance cost \$10,775.
- ✓ By 2016, the same insurance is projected to cost \$24,524, a 128 percent increase over 2006, which will consume 46.2 percent of projected Idaho median family income.

#### **More uninsured Idahoans**

- ✓ Every day, 70 Idahoans lose their health insurance.
- ✓ During the last two years, 421,000 Idahoans under age 65 went without health insurance for some time, which is 32.3 percent of the under 65 population.
- ✓ In 2007, 217,759 Idahoans under age 65 were uninsured for the entire year, which is 16.7 percent of the under 65 population.

#### **Idahoans pay higher premiums due to the uninsured**

- ✓ Idaho families pay a “hidden tax” of \$1,700 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Idaho have a combined market share of 75 percent.

### **Idaho Businesses Suffer**

#### **Fewer Idahoans have health coverage at work**

- ✓ In 2002, 63 percent of Idahoans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 62 percent of Idahoans had coverage through their employer.

### **Idaho Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, Idaho spent \$6.2 billion on health care.
- ✓ This spending level represents \$4,444 per capita, and is 13 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Idaho economy will lose \$670 million - \$1.3 billion due to the shorter lives and poorer health of the uninsured.